

BK379PG068

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2009 SEP 15 AM 10:05

*Frank Johnson*

FORECLOSURE DEED

Federal National Mortgage Association

a corporation duly established under the laws of the United States of America and having its usual place of business at P.O. Box 650043, Dallas, TX 75265-0043  
the current holder by assignment of a mortgage

given by Fernando A. Tavares

to Mortgage Electronic Registration Systems, Inc.

dated May 22, 2007 and recorded May 24, 2007 at 10:31 am in Book 340 at Page 29 in the Records of Land Evidence in the of West Greenwich, County of Kent and State of Rhode Island , by the power conferred by said mortgage and every other power, for THREE HUNDRED FIFTY-FIVE THOUSAND FIFTY-ONE AND 67/100 (\$355,051.67) DOLLARS paid, grants to Federal National Mortgage Association of P.O. Box 650043, Dallas, TX 75265-0043, the premises conveyed by said mortgage, viz:

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Those two certain lots of land with all buildings and improvements thereon situated in the Town of West Greenwich, County of Kent, in the State of Rhode Island on the easterly side of a proposed street Twenty (20) feet in width and laid out and designated as lots numbered Fourteen (14) and Fifteen (15) on that plat entitled "PLAN OF LAND OWNED BY HELEN MAC CUE, WEST GREENWICH, R.I. NOV. 1938 C.A. 12:25 P.M. at Deed Book 20, Page 492, and bounded and described as follows:

Beginning in the southwesterly corner of lot Fourteen (14) on the easterly side of said proposed street 20 feet in width, at a point One Hundred Fifty and 51/100 (150.51) feet northerly as measured along the easterly side of said Street from a granite bound at a fence; thence running northerly bounding westerly on said Street, One Hundred and 34/100 (100.34) feet to a stone bound; thence turning at a interior angle of 90 degrees 45' and running easterly Eighty-four (84) feet to Mishnock Lake; thence turning and running in a gneral southeasterly direction bounding northcasterly on said Lake to lot number Thirteen (13) and said plat; thence turning and Fourteen (14), bounding southerly on said Lot No. Thirteen (13), one Hundred Forty-five (145) feet, more or less, to the point or place of beginning.

Together with a right of way over adjoining land and water rights and subject to conditions set forth in title deeds of record.

Meaning and intending to convey, and hereby conveying, the premises conveyed to this Mortgagee in that certain mortgage deed as set forth above. The premises were sold at foreclosure auction on August 31, 2009. No withholding tax is required under the provisions of R.I.G.L. 44-30-71.3, in that no net proceeds were payable to the mortgagor(s).

This conveyance is exempt from the provisions of the Rhode Island Life Safety Code (RILSC) pursuant to RILSC 24.3.1.4.1(5) and 25.2.2.4.1(5), as the property is being transferred pursuant to a foreclosure sale, and no smoke detector and carbon monoxide detector certification is required.

This conveyance is made subject to all taxes, assessments, and other encumbrances which may constitute a lien thereon surviving said foreclosure sale, and is conveyed subject to any restrictions of record and rights of tenants in possession, if any, as shall notwithstanding this provisions, constitute valid liens or encumbrances thereon after said sale.

The grantor is exempt from paying the Rhode Island state excise stamp tax by virtue of 12 United States Code §1452, §1723a, or §1825.

**WITNESS** the execution and the corporate seal of said corporation this 30<sup>th</sup> day of September, 2009.

BK379PG070

Federal National Mortgage Association

By: *[Signature]*

Francis J. Nolan of Harmon Law Offices, P.C. as Attorney in  
Fact\*

\*For signatory authority see Limited Power of Attorney recorded in the Town of West Greenwich  
Records of Land Evidence at Book 357, Page 296.

Commonwealth of Massachusetts

Middlesex County, ss..

September , 2009

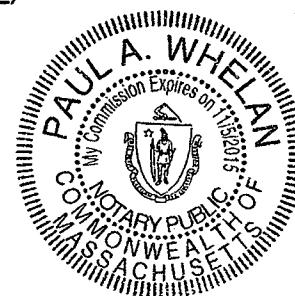
On this 1st day of September 2009, before me, the undersigned notary public,  
personally appeared Francis J. Nolan, proved to me through satisfactory evidence of  
identification, which were personal knowledge (form of identification), to be the person whose name is  
signed on the preceding or attached document, and acknowledged to me that (he) (she) signed it  
voluntarily for its stated purpose.

Capacity: (as Attorney in Fact\*)

for Federal National Mortgage Association)

Paul A. Whelan \_\_\_\_\_ (Affix Seal)  
Notary Signature

My commission expires: 11/5/2015



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### AFFIDAVIT

I, Francis J. Nolan of Harmon Law Offices, P.C. as Attorney in Fact\*, for Federal National Mortgage Association named in the foregoing deed, make oath and say that the principal and interest obligation mentioned in the mortgage above referred to were not paid or tendered or performed when due or prior to the sale, and that Federal National Mortgage Association caused to be published on August 10, 2009, August 17, 2009, August 24, 2009, and , in the Kent County Daily Times, a public newspaper published in the City of West Warwick, County of Kent, State of Rhode Island, in accordance with the provisions of said mortgage, notice of sale, the following being a true copy of said notice:

#### MORTGAGEE'S SALE

227 Lake Drive  
West Greenwich, RI

The premises described in the mortgage will be sold subject to all encumbrances and prior liens on August 31, 2009 at 5:00 p.m. on the premises, by virtue of the power of sale contained in a mortgage by Fernando A. Tavares dated May 22, 2007 and recorded in the West Greenwich Land Evidence Records in Book 340, Page 29, the conditions of said mortgage having been broken.

\$5,000.00 in cash, certified or bank check is required to bid. Other terms will be announced at the sale.

HARMON LAW  
OFFICES, P.C.  
Attorney for the  
Holder of the  
Mortgage  
150 California Street  
Newton, MA 02458  
(617) 558-0500  
200807-1091 - GRN

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I further make oath and say that in accordance with the terms of said mortgage and pursuant to R.I.G.L. 34-11-22 and 34-27-4, as amended, notice of the time and place of the foreclosure sale was mailed to the mortgagor(s) by certified mail, return receipt requested, at the address of the real estate; at the mortgagor's address listed with the tax assessor's office for the Town of West Greenwich, if different from the property address; at the last known address for the mortgagor(s); and at any other address the mortgagor may have designated by written notice to the mortgagee. I certify that such notice was sent at least thirty (30) days prior to the first publication, including the day of mailing in the computation.

Pursuant to said notice at the time and place therein appointed, Federal National Mortgage Association sold the mortgaged premises at public auction by Robert Lopez, a duly licensed auctioneer, to Federal National Mortgage Association above-named for THREE HUNDRED FIFTY-FIVE THOUSAND FIFTY-ONE AND 67/100 (\$355,051.67) DOLLARS bid by Federal National Mortgage Association, being the highest bid made therefor at said auction.

I further make affidavit and say that I am familiar with the contents of the Servicemembers Civil Relief Act, that to the best of my knowledge and information and belief, the record owners of the property described in said mortgage, namely Fernando A. Tavares, were not "persons" in the Military Service of the United States of America as defined by the Servicemembers Civil Relief Act, and were not in "Military Service" as defined by said Act at the time of the commencement of the within foreclosure proceeding, or at the time of sale under the power given by said mortgage or at any time within the period of nine (9) months immediately preceding said sale, and that the above facts have been ascertained after investigation duly made.

BK 379 PG 073

Federal National Mortgage Association

By: Francis J. Nolan  
Francis J. Nolan of Harmon Law Offices, P.C. as  
Attorney in Fact\*

\*For signatory authority see Limited Power of Attorney recorded in the Town of West Greenwich  
Records of Land Evidence at Book 357, Page 296.

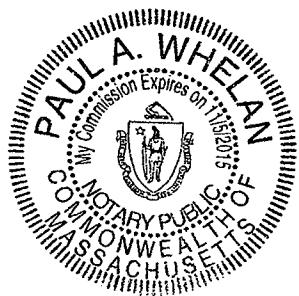
**Commonwealth of Massachusetts**

Middlesex County, ss.

September 3, 2009

Subscribed and sworn to before me in Newton, Commonwealth of Massachusetts, on the

3<sup>rd</sup> day of September, 2009.



Paul A. Whelan \_\_\_\_\_ (Affix Seal)  
Notary Public

Printed Name Paul A. Whelan  
My commission expires: 11/15/2015